

Information to identify the case:

Debtor 1 **Kim Marie Bell**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Western District of Texas**
Case number: **17-50882-rbk**

Social Security number or ITIN **xxx-xx-7281**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**
Date case filed for chapter **7 4/13/17**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Kim Marie Bell	
2. All other names used in the last 8 years		
3. Address	3500 Oakgate Drive, #3302 San Antonio, TX 78230	
4. Debtor's attorney Name and address	Rick Flume Flume & Associates 900 NE Loop 410, E-105 San Antonio, TX 78209	Contact phone (210) 822-2210 Email: notices@flumelaw.com
5. Bankruptcy trustee Name and address	Johnny W Thomas johnnywthomas.trusteblogs.com St Paul Square 1153 E Commerce San Antonio, TX 78205	Contact phone (210) 226-5888 Email: jtl0815@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office	615 E. HOUSTON STREET, ROOM 597 SAN ANTONIO, TX 78205	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (210) 472-6720 Date: 4/17/17
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . See Court website for electronic filing information: www.txwb.uscourts.gov .		
7. Meeting of creditors	May 23, 2017 at 02:00 PM	Location: San Antonio Room 333, U.S. Post Office Bldg., 615 E. Houston St., San Antonio, TX 78205
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/24/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Texas

In re:
Kim Marie Bell
Debtor

Case No. 17-50882-rbk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-5

User: gutierrez
Form ID: 309A

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Total Noticed: 33

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017.

db +Kim Marie Bell, 3500 Oakgate Drive, #3302, San Antonio, TX 78230-3378
17037092 +#+Brown Law, PLLC, 3030 S. Gessner, Ste. 200, Houston, TX 77063-3733
17037101 Lending Club Corp, c/o Velocity Investments, LLC, 71 Stevenson 300, Daly City, CA 94015
17037102 +Liberty Mutual Ins., PO Box 970, Mishawaka, IN 46546-0970
17037103 +Midland Funding, LLC, 2365 Northside Dr. Ste. 300, San Diego, CA 92108-2709
17037104 P.Scott Lowery, PC, PO Box 4188, Englewood, CO 80155
17037754 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
17037106 +Perricone MD, c/o SKO Brenner Inc., PO Box 230, Farmingdale, NY 11735-0230
17037108 +Rausch, Sturm, Israel, Enerson, & Hornik, 15660 N. Dallas Pkwy, Ste. 350,
Dallas, TX 75248-3344
17037109 +Security Service FCU, 16211 La Cantera Pkwy, San Antonio, TX 78256-2421
17037110 +Swiss Colony, 1112 7th Ave., Monroe, WI 53566-1364
17037112 +U.S. Attorney, 601 NW Loop 410, Suite 600, San Antonio, TX 78216-5512
17037113 +U.S. Attorney General, Main Justice Bldg., Rm 5111, 10th and Constitution Ave., NW,
Washington, DC 20530-0001
17037116 +Woodbridge Apartment Homes, 3500 Oakgate Dr., San Antonio, TX 78230-3375
17037117 +Worth Finance Corp, 11671 Jollyville Rd. Ste. 204, Austin, TX 78759-4141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: notices@flumelaw.com Apr 17 2017 23:41:32 Rick Flume, Flume & Associates,
900 NE Loop 410, E-105, San Antonio, TX 78209
tr +EDI: FJWTHOMAS.COM Apr 17 2017 23:18:00 Johnny W Thomas, johnnywthomas.trusteblogs.com,
St Paul Square, 1153 E Commerce, San Antonio, TX 78205-3305
ust E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov Apr 17 2017 23:42:29
United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, PO Box 1539,
San Antonio, TX 78295-1539
17037090 E-mail/Text: bankruptcy@arvest.com Apr 17 2017 23:43:25 Arvest Bank of Tulsa, PO Box 799,
Lowell, AR 72745
17037089 +EDI: RMSC.COM Apr 17 2017 23:18:00 Amazon, PO Box 965015, Orlando, FL 32896-5015
17037091 +E-mail/Text: bk@avant.com Apr 17 2017 23:43:54 Avant, 222 N. LaSalle St. Ste. 1700,
Chicago, IL 60601-1101
17037094 +EDI: CAPITALONE.COM Apr 17 2017 23:18:00 Capital One, 1680 Capital One Dr.,
McLean, VA 22102-3407
17037093 +EDI: CAPITALONE.COM Apr 17 2017 23:18:00 Capital One, PO Box 85167,
Richmond, VA 23285-5167
17037095 +EDI: RMSC.COM Apr 17 2017 23:18:00 Care Credit, PO Box 965036, Orlando, FL 32896-5036
17037096 +EDI: DVTM.COM Apr 17 2017 23:23:00 Drivetime, 7300 E. Hampton Ave., #101,
Mesa, AZ 85209-3324
17037097 +EDI: LEADINGEDGE.COM Apr 17 2017 23:28:00 Global Credit Collection Corp,
5440 N. Cumberland Ave. Ste. 300, Chicago, IL 60656-1486
17037098 +EDI: IIC9.COM Apr 17 2017 23:28:00 IC Systems, PO Box 64437, Saint Paul, MN 55164-0437
17037100 EDI: IRS.COM Apr 17 2017 23:18:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
17037107 EDI: PRA.COM Apr 17 2017 23:18:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23502
17037105 +EDI: ARSN.COM Apr 17 2017 23:18:00 Paypal Credit, c/o ARS National Services,
PO Box 469046, Escondido, CA 92046-9046
17037111 +E-mail/Text: bankruptcydepartment@tsico.com Apr 17 2017 23:44:01 Transworld Systems Inc.,
507 Prudential Rd., Horsham, PA 19044-2308
17037114 E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov Apr 17 2017 23:42:29 US Trustee, PO Box 1539,
San Antonio, TX 78295-1539
17037115 +EDI: VERIZONWIRE.COM Apr 17 2017 23:18:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

17037099 Integrityhost.com, address unknown

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0542-5

User: gutierrez
Form ID: 309A

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Total Noticed: 33

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

Johnny W Thomas jtlo0815@gmail.com, pjanetmorris@gmail.com; jt@trustesolutions.net
Rick Flume on behalf of Debtor Kim Marie Bell notices@flumelaw.com
United States Trustee - SA12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 3